

EFRAIN Moreno-Salamanca



Efrain was born in Bogota, Colombia in 1982. He grew up in Bogota and went to a private Catholic school. Since he was very young, he always was interested in saving and growing his money, at times lending money to classmates or selling candy at a profit.

During the summers, he honed his selling skills in his father's liquor store by selling products at the front of the store. He attended the most prestigious university in Colombia, studied business and created an entrepreneurship contest. He traveled the country and gave motivational speeches about building businesses.

His family immigrated to the US to escape dangers they faced in his home country. Once in America, Efrain had to start all over again. He came with only \$600 and had to devise a way of bringing his family. After getting a permit to work, he worked in the fast food industry and moved up quickly. In his spare time, he did research on investing and entrepreneurship. With his research, he felt that he needed to improve his knowledge so he returned to school at BCC. He works two part-time jobs with Apple and Starbucks while completing his education. At both Apple and Starbucks, with company stock, Efrain became an active investor. He's invested for over a year and a half and with his company stock discount and with some luck, he has attained a 30% return on his portfolio. He has car loan but no student loans. He's already started to save for retirement with a 401K even though he contributes to the support of his mother and brother. He also has worked with BCC Student Services to create a scholarship for Latino students and has spoken to Latino students to encourage them to go college.



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BRYAN Imanishi



Bryan is 20 years old. He grew up in Bellevue, Washington and attends Bellevue Community College. He's been studying kendo for 12 years and was third in the 2005 national championships. He teaches kendo as well. He studies business and plans to go into

banking. He works part-time as a sunglass retail associate and saves 25% of his salary. (Living at home helps.) He recently opened an online brokerage account and will be starting to invest based on taking an investment class in college. After graduating from college, his first financial goal will be to buy a house.

"When I think about my financial future, it's kind of scary. There's so many large financial goals that I want to realize but without a foundation I don't feel like I'll be able to attain these goals. The sooner I start investing, the more secure I feel that I'll have what I want and be who I want to be. I'm excited now that my grandma is going to match my investment into my Roth IRA. Hopefully I can retire early because of this!!! I encourage college and even high school students to really think about their financial future and the importance of investing for it."



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RONNIE Fontenot



Ronnie is 23 years old and has been attending BCC for a year and a half. He was born and raised in Seattle, attending Tahoma High School in Maple Valley and graduated through the Running Start Program at Green

River Community College. Ronnie's goal is to become an entrepreneur with his own business, possibly as a real estate consultant or an investment advisor. Ronnie is paying for his education with financial aid including student loans, work study, and grants. Ronnie hasn't started saving yet but is anxious to learn about investing.

"To me, investing is fun and it's exciting. I like the fact that colleges teach it and that you can get an education in it. To me, investing is taking control of your own future and trying to make something out of it. Investing is pretty much all control. I am scared but I'm also excited to learn new things. I guess the thing that turns me on the most is that I will be able to help others with the things I learn. And, that's a little scary, too, because people might interpret the information wrong or lose money or blame me for a mistake that they made."



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